

Fill in this information to identify the case:

Debtor 1 Sherry Lynn King; fka Sherry Lynn Wallace

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: Southern District of Ohio

Case number 1:17-bk-13076

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

U.S. Bank Trust National Association, as
Name of creditor: Trustee of the Tiki Series III Trust

Court claim no. (if known): 2-2

Last 4 digits of any number you use to
identify the debtor's account:

4 5 9 2**Date of payment change:**

Must be at least 21 days after date
of this notice 11/01/2020

New total payment:

Principal, interest, and escrow, if any \$ 723.91

Part 1: Escrow Account Payment Adjustment**1. Will there be a change in the debtor's escrow account payment?**☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ 461.24New escrow payment: \$ 329.20**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____%

New interest rate: _____%

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Debtor 1 Sherry Lynn King
First Name Middle Name Last Name

Case number (if known) 1:17-bk-13076

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☐ I am the creditor.
☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ Molly Slutsky Simons
Signature

Date 09/11/2020

Print: Molly Slutsky Simons
First Name Middle Name Last Name

Title Attorney for Creditor

Company Sottile & Barile, Attorneys at Law

Address 394 Wards Corner Road, Suite 180
Number Street
Loveland OH 45140
City State ZIP Code

Contact phone 513-444-4100

Email bankruptcy@sottileandbarile.com

SN Servicing Corporation

Final

323 FIFTH STREET

EUREKA, CA 95501

For Inquiries: (800) 603-0836

Main Office- NMLS ID #5985, Branch Office- NMLS ID #9785

Analysis Date: August 07, 2020

SHERRY LYNN WALLACE
4789 CAPRICE DR
MIDDLETOWN OH 45044

Loan: XXXXXXXXXX

Property Address:
4789 CAPRICE DRIVE
MIDDLETOWN, OH 45044

Annual Escrow Account Disclosure Statement Account History

This is a statement of actual activity in your escrow account from June 2019 to Oct 2020. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Payment Information	Current:	Effective Nov 01, 2020:
Principal & Interest Pmt:	394.71	394.71
Escrow Payment:	461.24	329.20
Other Funds Payment:	0.00	0.00
Assistance Payment (-):	0.00	0.00
Reserve Acct Payment:	0.00	0.00
Total Payment:	\$855.95	\$723.91

Escrow Balance Calculation	
Due Date:	Sep 01, 2020
Escrow Balance:	1,553.77
Anticipated Pmts to Escrow:	922.48
Anticipated Pmts from Escrow (-):	227.28
Anticipated Escrow Balance:	\$2,248.97

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
					Starting Balance	2,120.81	853.94
Jun 2019	408.45				*	2,529.26	853.94
Jul 2019	408.45	922.48			*	2,937.71	1,776.42
Jul 2019				1,555.24	* County Tax	2,937.71	221.18
Aug 2019	408.45	461.24	1,558.16		* County Tax	1,788.00	682.42
Sep 2019	408.45				*	2,196.45	682.42
Oct 2019	408.45	922.48	1,788.00		* Homeowners Policy	816.90	1,604.90
Nov 2019	408.45	461.24			*	1,225.35	2,066.14
Dec 2019	408.45	461.24			*	1,633.80	2,527.38
Dec 2019				1,014.25	* Forced Place Insur	1,633.80	1,513.13
Jan 2020	408.45	461.24			*	2,042.25	1,974.37
Jan 2020				76.25	* Forced Place Insur	2,042.25	1,898.12
Feb 2020	408.45	461.24	1,555.24	1,520.62	* County Tax	895.46	838.74
Feb 2020				76.18	* Forced Place Insur	895.46	762.56
Mar 2020	408.45	461.24			*	1,303.91	1,223.80
Mar 2020				76.11	* Forced Place Insur	1,303.91	1,147.69
Apr 2020	408.45	461.24			*	1,712.36	1,608.93
Apr 2020				76.04	* Forced Place Insur	1,712.36	1,532.89
May 2020	408.45	461.24			*	2,120.81	1,994.13
May 2020				75.97	* Forced Place Insur	2,120.81	1,918.16
Jun 2020		461.24			*	2,120.81	2,379.40
Jun 2020				75.90	* Forced Place Insur	2,120.81	2,303.50
Jul 2020		461.24			*	2,120.81	2,764.74
Jul 2020				75.83	* Forced Place Insur	2,120.81	2,688.91
Jul 2020				1,520.62	* County Tax	2,120.81	1,168.29
Aug 2020		461.24			*	2,120.81	1,629.53

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Aug 2020	Document 75.76 Page 4 of 7
	Forced Place Insur 2,120.81 1,553.77
	Anticipated Transactions 2,120.81 1,553.77
Aug 2020	75.76 Forced Place Insur 1,478.01
Sep 2020	461.24 75.76 Forced Place Insur 1,863.49
Oct 2020	461.24 75.76 Forced Place Insur 2,248.97
	<u>\$4,901.40 \$7,841.08 \$4,901.40 \$6,446.05</u>

An asterisk (*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

Last year, we anticipated that payments from your account would be made during this period equaling 4,901.40. Under Federal law, your lowest monthly balance should not have exceeded 816.90 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue. Your actual lowest monthly balance was greater than 816.90. The items with an asterisk on your Account History may explain this. If you want a further explanation, please call our toll-free number.

For Inquiries: (800) 603-0836

Main Office- NMLS ID #5985, Branch Office- NMLS ID #9785

Analysis Date: August 07, 2020

SHERRY LYNN WALLACE

Loan: XXXXXXXXXX

Annual Escrow Account Disclosure Statement
Projections for Coming Year

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
			Starting Balance	2,248.97	1,013.73
Nov 2020	329.20	75.76	Forced Place Insur	2,502.41	1,267.17
Dec 2020	329.20	75.76	Forced Place Insur	2,755.85	1,520.61
Jan 2021	329.20	75.76	Forced Place Insur	3,009.29	1,774.05
Feb 2021	329.20	1,520.62	County Tax	1,817.87	582.63
Feb 2021		75.76	Forced Place Insur	1,742.11	506.87
Mar 2021	329.20	75.76	Forced Place Insur	1,995.55	760.31
Apr 2021	329.20	75.76	Forced Place Insur	2,248.99	1,013.75
May 2021	329.20	75.76	Forced Place Insur	2,502.43	1,267.19
Jun 2021	329.20	75.76	Forced Place Insur	2,755.87	1,520.63
Jul 2021	329.20	75.76	Forced Place Insur	3,009.31	1,774.07
Aug 2021	329.20	1,520.62	County Tax	1,817.89	582.65
Aug 2021		75.76	Forced Place Insur	1,742.13	506.89
Sep 2021	329.20	75.76	Forced Place Insur	1,995.57	760.33
Oct 2021	329.20	75.76	Forced Place Insur	2,249.01	1,013.77
	<u>\$3,950.40</u>	<u>\$3,950.36</u>			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your escrow balance contains a cushion of 506.87. A cushion is an additional amount of funds held in your escrow balance to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Under Federal law, your lowest monthly balance should not exceed 658.39 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Your ending balance from the last month of the account history (escrow balance anticipated) is 2,248.97. Your starting balance (escrow balance required) according to this analysis should be \$1,013.73. This means you have a surplus of 1,235.24. This surplus must be returned to you unless it is less than \$50.00, in which case we have the additional option of keeping it and lowering your monthly payments accordingly. We are sending you a check for the surplus.

We anticipate the total of your coming year bills to be 3,950.36. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

New Escrow Payment Calculation	
Unadjusted Escrow Payment	329.20
Surplus Amount:	0.00
Shortage Amount:	0.00
Rounding Adjustment Amount:	0.00
Escrow Payment:	<u>\$329.20</u>

NOTICE OF RIGHT TO CANCEL PRIVATE MORTGAGE INSURANCE: If you currently pay private mortgage insurance premiums, you may have the right to cancel the insurance. In most cases, you have the right to cancel private mortgage insurance if the principal balance of your loan is 80 percent or less of the current fair market appraised value of your home, and you have a good payment history on your loan. If you want to learn whether you are eligible to cancel this insurance, please contact us at 323 Fifth Street, Eureka, Ca 95501 or 800-603-0836.

* Please note if you have autopay/EFT set up on your loan, it is your responsibility to make sure your payment amount is updated. Enclosed is the EFT form that needs to be completed. Once completed, please fax to the number listed on the EFT form or return in the self-addressed envelope.

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF OHIO
CINCINNATI DIVISION**

In Re:

Case No. 1:17-bk-13076

Sherry Lynn King
fka Sherry Lynn Wallace

Chapter 13

Debtor.

Judge Jeffery P. Hopkins

CERTIFICATE OF SERVICE

I certify that a copy of the foregoing Notice of Mortgage Payment Change was served **electronically** on September 11, 2020 through the Court's ECF System on all ECF participants registered in this case at the e-mail address registered with the Court

And by **ordinary U.S. Mail** on September 11, 2020 addressed to:

Sherry Lynn King, Debtor
4789 Caprice Drive
Middletown, OH 45044

Respectfully Submitted,

/s/ Molly Slutsky Simons

Molly Slutsky Simons (0083702)
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Loveland, OH 45140
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